
State: District of Columbia **First Filing Company:** American Select Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
Product Name: CL Property
Project Name/Number: 2017 Property Multistate/200601DCCFWIRU

Filing at a Glance

Companies: American Select Insurance Company
Westfield Insurance Company
Westfield National Insurance Company

Product Name: CL Property

State: District of Columbia

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Rule

Date Submitted: 02/10/2020

SERFF Tr Num: WSFG-132249831

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: 200601DCCFWIRU

Effective Date 06/01/2020

Requested (New):

Effective Date 06/01/2020

Requested (Renewal):

Author(s): Randi Gannett

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** American Select Insurance Company, ...
TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)
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Project Name/Number: 2017 Property Multistate/200601DCCFWIRU

General Information

Project Name: 2017 Property Multistate Status of Filing in Domicile:
Project Number: 200601DCCFWIRU Domicile Status Comments:
Reference Organization: ISO Reference Number: CF-2016-RRU16
Reference Title: COMMERCIAL PROPERTY MULTISTATE Advisory Org. Circular: LI-CF-2017-046
RULES REVISION
Filing Status Changed: 02/10/2020
State Status Changed: Deemer Date:
Created By: Randi Gannett Submitted By: Randi Gannett
Corresponding Filing Tracking Number: WSFG-132249835

Filing Description:

We are filing to adopt the multistate rules in the ISO Filing ID shown above and our exception rule pages. Please see the filing memorandum for more details.

We trust this filing will meet with your approval and look forward to receiving your Department's favorable acknowledgment.

Company and Contact

Filing Contact Information

Randi Gannett, Product Compliance Analyst
One Park Circle
Westfield Center, OH 44251
RandiGannett@westfieldgrp.com
330-887-8671 [Phone]

Filing Company Information

American Select Insurance Company	CoCode: 19992	State of Domicile: Ohio
One Park Circle	Group Code: 228	Company Type: P & C
P.O. Box 5001	Group Name:	State ID Number:
Westfield Center, OH 44251-5001	FEIN Number: 31-6016426	
(800) 243-0210 ext. [Phone]		

Westfield Insurance Company	CoCode: 24112	State of Domicile: Ohio
One Park Circle	Group Code: 228	Company Type: P & C
P.O. Box 5001	Group Name:	State ID Number:
Westfield Center, OH 44251-5001	FEIN Number: 34-6516838	
(800) 243-0210 ext. [Phone]		

Westfield National Insurance Company	CoCode: 24120	State of Domicile: Ohio
One Park Circle	Group Code: 228	Company Type: P & C
P.O. Box 5001	Group Name:	State ID Number:
Westfield Center, OH 44251-5001	FEIN Number: 34-1022544	
(800) 243-0210 ext. [Phone]		

SERFF Tracking #:	WSFG-132249831	State Tracking #:		Company Tracking #:	200601DCCFWIRU
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State:	District of Columbia	First Filing Company:	American Select Insurance Company, ...		
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	CL Property				
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #:

WSFG-132249831

State Tracking #:

Company Tracking #:

200601DCCFWIRU

State: District of Columbia

First Filing Company: American Select Insurance Company, ...

TOI/Sub-TOI: 01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)

Product Name: CL Property

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		COMMERCIAL PROPERTY EXPANDED ENDORSEMENT TIER 1 AND TIER 2 PROPERTY COVERAGE OPTIONS	Pages 1-7	Replacement	WSFG-131408973	CF MU01 CommI Exp Prop Tier 1 and 2 2020-06.pdf
2		SIGNATURE SERIES PROPERTY COVERAGE OPTIONS	Pages 1-21	Replacement	WSFG-131720968	CF MU01 Sig Series Prop Cov Opt 2020-06.pdf
3		RULE 29. UNMANNED AIRCRAFT	Rule 29	New		CF MU01 Rule 29 Exception 2020-06.pdf
4		RULE 30. BUILDING	Rule 30	New		CF MU01 Rule 30 Exception 2020-06.pdf
5		RULE 51. BUSINESS INCOME COVERAGE OPTIONS	Rule 51	New		CF MU01 Rule 51 Exception 2020-06.pdf
6		RULE 74. OTHER CAUSES OF LOSS FORMS	Rule 74	New		CF MU01 Rule 74 Exception 2020-06.pdf

COMMERCIAL LINES MANUAL
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COMMERCIAL PROPERTY EXPANDED ENDORSEMENT – TIER 1 AND TIER 2 PROPERTY COVERAGE OPTIONS

Commercial Property Expanded Endorsement - Tier 1 Property Coverage Option

The following coverage option is added through the use of **CP 70 96** and **CP 70 97**:

1. Description

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	25,000
B.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
C.	Brands and Labels	Included*
D.	Business Income from Dependent Properties	25,000
E.	Changes in Temperature	1,000
F.	Computer Coverage – may extend BPP limit to cover the following items:	
	Hardware, Data and Media	25,000
	Laptops/Portable computers and Software (While away from premises)	10,000
G.	Credit Card Invoices	1,000
H.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
I.	Debris Removal Additional Insurance	
	Building and Contents (Combined)	50,000
J.	Deferred Payments	25,000
K.	Employee Theft or	
	Employee Theft – Per Loss Coverage	25,000
L.	Extra Expense	50,000
M.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
N.	Fire Department Service Charge (Increased limit not applicable in AZ)	10,000
O.	Fire Extinguisher Recharge Expense	Included*
P.	Forgery or Alterations	25,000
Q.	Foundations of Buildings	Included*
R.	Inventory and Appraisals	10,000
S.	Lock Replacement	2,500
T.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or Business Income (without Extra Expense	180 days

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U.	Ordinance or Law	Included up to Building Limit
	Loss to the Undamaged Portion of the Building	
	Demolition Cost Coverage	50,000
	Increased Cost of Construction	50,000
	Post-Loss Ordinance Or Law Option	Not Applicable
V.	Outdoor Property (certain listed covered causes of loss)	
	Any one Tree, Shrub or Plant	1,000
	Any One Occurrence	10,000
W.	Outdoor Signs	12,500
X.	Patterns, Dies, Molds and Forms	10,000
Y.	Peak Season Increase	25% or \$50,000 (whichever is less)
Z.	Personal Effects & Property of Others	
	Any One Person in Any One Loss	5,000
	Any One Occurrence	10,000
AA.	Pollutant Clean Up and Removal	25,000
BB.	Premises Boundary Increased Distance	1,000 Feet
CC.	Property in Transit	20,000
DD.	Property off Premises	25,000
	Max per Salesperson	10,000
EE.	Replacement Cost Valuation for Personal Property of Others (when replacement cost is selected on Business Personal Property)	Included*
FF.	Reward Payment	
	Information	10,000
	Stolen Property	10,000
GG.	Spoilage	10,000
HH.	Stamps, Tickets (including lottery tickets held for sale) and Letters of Credit	500
II.	Utility Services – Direct Damage – Building (No overhead transmission lines)	10,000
JJ.	Utility Services – Direct Damage – Business Personal Property (No overhead transmission lines)	10,000
KK.	Vacancy	31% to 11% occupied
LL.	Valuable Papers and Records	
	On Premises	25,000
	Off Premises	5,000
	*Subject to the policy terms & conditions	

2. Form – Use Endorsement **CP 70 96** and **CP 70 97**

Form **CM 00 66** will be included for Accounts Receivable

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Form **CM 00 67** will be included for Valuable Papers and Records

Form **CP 04 01** will be included for Brands and Labels

Form **CP 04 05** will be included for Ordinance or Law Coverage

Form **CP 04 07** will be included for Pollutant Clean Up and Removal

Form **CP 04 15** will be included for additional Debris Removal

Form **CP 04 17** will be included for Utility Service-Direct Damage (Building and Business Personal Property)

Form **CP 04 40** will be included for Spoilage

Form **CP 10 38** will be included for Discharge From Sewer, Drain or Sump (Not Flood Related).

Form **CP 12 30** will be included for Peak Season Increase

Form **CR 00 21** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises. [If entity is a Governmental Agency, Form **CR 00 25** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises (Governmental entities) will be added].

Form **IM 74 00** will be included for Fine Arts Coverage

3. Rules

Commercial Property Expanded Endorsement -Tier 1 **CP 70 96** is an optional endorsement to apply at a building level.

Commercial Property Expanded Endorsement - Tier 1 Schedule **CP 70 97** will automatically generate when this endorsement is selected.

If Commercial Property Expanded Endorsement - Tier 1 is endorsed on a building, the following cannot be added to the same building:

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 91 Signature Series Commercial Property Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage
- c. Cause of Loss must be Special Form CP 10 30
- d. Coinsurance must be at 80% or more on Building/BPP
- e. The building and BPP must be written on a Replacement cost basis

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f. \$100 deductible option not available

4. Premium Determination

Premium for the Property Tier 1 coverage is a building level coverage.

(a) Rate

(1) \$100 charged for the first building

(2) \$75 charged for each additional building

(b) Subject only to the property IRPM credit or debit for each location

Commercial Property Expanded Endorsement - Tier 2 Property Coverage Option

The following coverage option is added through the use of **CP7090** and **CP7098**:

1. Description

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	50,000
B.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
C.	Brands and Labels	Included*
D.	Business Income from Dependent Properties	25,000
E.	Changes in Temperature	50,000
F.	Computer Coverage – may extend BPP limit to cover the following items:	
	Hardware, Data and Media	100,000
	Laptops/Portable computers and Software (While away from premises)	10,000
G.	Credit Card Invoices	1,000
H.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
I.	Debris Removal Additional Insurance	
	Building and Contents (Combined)	75,000
J.	Deferred Payments	50,000
K.	Employee Theft or	
	Employee Theft – Per Loss Coverage	25,000
L.	Extra Expense	50,000
M.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
N.	Fire Department Service Charge (Increased limit not applicable in AZ)	10,000
O.	Fire Extinguisher Recharge Expense	Included*
P.	Forgery or Alterations	25,000
Q.	Foundations of Buildings	Included*
R.	Inventory and Appraisals	10,000

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S.	Lock Replacement	2,500
T.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	180 days
U.	Ordinance or Law	
	Loss to the Undamaged Portion of the Building	Included up to Building Limit
	Demolition Cost Coverage	50,000
	Increased Cost of Construction	50,000
	Post-Loss Ordinance Or Law Option	Not Applicable
V.	Outdoor Property (certain listed covered causes of loss)	
	Any one Tree, Shrub or Plant	1,000
	Any One Occurrence	10,000
W.	Outdoor Signs	12,500
X.	Patterns, Dies, Molds and Forms	10,000
Y.	Peak Season Increase	25% or \$50,000 (whichever is less)
Z.	Personal Effects & Property of Others	
	Any One Person in Any One Loss	5,000
	Any One Occurrence	50,000
AA.	Pollutant Clean Up and Removal	50,000
BB.	Premises Boundary Increased Distance	1,000 Feet
CC.	Property in Transit	50,000
DD.	Property off Premises	25,000
	Max per Salesperson	10,000
EE.	Replacement Cost Valuation for Personal Property of Others (when replacement cost is selected on Business Personal Property)	Included*
FF.	Reward Payment	
	Information	10,000
	Stolen Property	10,000
GG.	Spoilage	50,000
HH.	Stamps, Tickets (including lottery tickets held for sale) and Letters of Credit	500
II.	Utility Services – Direct Damage – Building (No overhead transmission lines)	50,000
JJ.	Utility Services – Direct Damage – Business Personal Property (No overhead transmission lines)	50,000
KK.	Vacancy	31% to 11% occupied
LL.	Valuable Papers and Records	
	On Premises	50,000

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Off Premises

5,000

*Subject to the policy terms & conditions

2. Form - Use Endorsement CP 70 90 and CP 70 98

Form **CM 00 66** will be included for Accounts Receivable

Form **CM 00 67** will be included for Valuable Papers and Records

Form **CP 04 01** will be included for Brands and Labels

Form **CP 04 05** will be included for Ordinance or Law

Form **CP 04 07** will be included for Pollutant Clean Up and Removal

Form **CP 04 15** will be included for additional Debris Removal

Form **CP 04 17** will be included for Utility Service-Direct Damage (Building and Contents)

Form **CP 04 40** will be included for Spoilage

Form **CP 10 38** will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

Form **CP 12 30** will be included for Peak Season Increase

Form **CR 00 21** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises. [If entity is a Governmental Agency, Form **CR 00 25** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises (Governmental entities) will be added].

Form **IM 74 00** will be included for Fine Arts Coverage

3. Rules

Commercial Property Expanded Endorsement -Tier 2 **CP 70 90** is an optional endorsement to apply at a building level.

Commercial Property Expanded Endorsement - Tier 2 Schedule **CP 70 98** will automatically generate when this endorsement is selected.

If Commercial Property Expanded Endorsement - Tier 2 is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 91 Signature Series Commercial Property Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

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Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage
- c. Cause of Loss must be Special Form **CP 10 30**
- d. Coinsurance must be at 80% or more on Building/BPP
- e. The building and BPP must be written on a Replacement cost basis
- f. \$100 deductible option not available

4. Premium Determination

Premium for the Property Tier 2 coverage is a building level coverage

(a) Rate

- (1) \$250 charged for the first building
- (2) \$175 charged for each additional building

(b) Subject only to the property IRPM credit or debit for each location

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SIGNATURE SERIES PROPERTY COVERAGE OPTIONS

Signature Series Commercial Property Endorsement Coverage Option

The following coverage option is added through the use of **CP 70 91** when a Signature Series optional coverage endorsement is on the policy and shown in Section I of the Signature Series Commercial Property Endorsement Options. (Refer to SECTION II of the SIGNATURE SERIES PROPERTY COVERAGE OPTIONS for Signature Series Contractors Endorsement).

The following coverage option is added through the use of **CP 70 91** when a Signature Series eligible classification is on the policy.

1. Description of Coverage

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	
	Property at your premises	50,000
B.	Appurtenant Buildings & Structures at the described premises	25,000
C.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
D.	Brands and Labels	Included
E.	Bridges, Roadways, Walks, Patios and other paved surfaces	Included
F.	Business Income Changes – Beginning of the Period of Restoration Business Income (And Extra Expense) & Business Income (Without Extra Expense) including Civil Authority Reduction in waiting period	Waiting period 24 hours
G.	Business Income from Dependent Properties	250,000
H.	Changes in Temperature	50,000
I.	Computer Coverage – may extend Business Personal Property limit to cover the following items:	
	Hardware, Data and Media	250,000
	Laptops/Portable computers and Software (While Away from Premises)	10,000
J.	Credit card invoices	1,000
K.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
L.	Debris Removal Additional Insurance Building and Personal Property (Combined)	100,000
M.	Deferred Payments	50,000
N.	Employee Theft	25,000
O.	Excavation costs necessary to repair or replace covered property below the surface of the ground	Included*
P.	Extra Expense	50,000

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	<u>Coverage</u>	<u>Limit</u>
Q.	Fine Arts (Breakage not included)	
	Max per item	5,000
	Catastrophe Limit	25,000
R.	Fire Department Service Charge (increased limit not applicable in AZ)	25,000
S.	Fire Extinguisher Recharge Expense	Included*
T.	Forgery or Alterations	25,000
U.	Foundations of Buildings	Included*
V.	Ingress/Egress	50,000
W.	Inventory and Appraisals	10,000
X.	Leasehold Interest in Improvements & Betterments	Included*
Y.	Lock Replacement	10,000
Z.	Loss Adjustment Expenses – Business Income	25,000
AA.	Money Orders & Counterfeit Money	1,500
BB.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or	
	Business Income (without Extra Expense)	180 days
	Fine Arts	10,000/180 days
CC.	Non-owned Detached Trailers	10,000
DD.	Ordinance or Law	
	Loss to the Undamaged portion of the building	Included up to Building Limit
	Demolition Cost and Increased Cost of Construction (Combined)	100,000
	Equipment	Included
	Post-Loss Ordinance Or Law Option	Not Applicable
EE.	Outdoor Property (Subject to covered causes of loss within coverage form)	
	Any one tree, shrub or plant	2,500
	Any one occurrence	25,000
FF.	Outdoor signs	12,500
GG.	Patterns, Dies, Molds and Forms	10,000
HH.	Peak Season Increase	25% or \$50,000 (whichever is less)
II.	Personal Effects & Property of Others	
	Any one person in any one loss	5,000
	Any one occurrence	50,000
JJ.	Pollutant Clean Up & Removal	50,000
KK.	Premises Boundary Increased Distance	1000 ft.

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LL.	Professional Fees – Architect and Engineer	Included
MM.	Property at Un-named Locations	25,000
NN.	Property at Un-named Locations – Business Income	25,000
OO.	Property in Transit	50,000
PP.	Property in Transit – Business Income and Extra Expense	50,000
QQ.	Property Off Premises	
	Any one occurrence	50,000
	Max per salesperson	10,000
RR.	Replacement Cost Valuation for Personal Property of Others	Included*
SS.	Reward Payment	
	Information	10,000
	Stolen property	10,000
TT.	Spoilage – (Includes Refrigeration Maintenance Agreement, Selling Price, Breakdown or Contamination & Power Outage)	50,000
UU.	Stamps, Tickets (Including lottery tickets held for sale) & Letters of Credit	500
VV.	Storage of Duplicate Data and Records	25,000
WW.	Theft Damage to Un-owned Building Property	Included*
XX.	Tree Debris Removal	1,000
YY.	Underground Pipes, Flues and Drains added as covered property to Building	Included*
ZZ.	Utility Service – Direct Damage – Building	50,000
	Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	
aa.	Utility Service – Direct Damage – Business Personal Property	50,000
	Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	
bb.	Vacancy	31% to 11% occupied
cc.	Valuable Papers and Record	
	On Premises	50,000
	Off Premises	5,000

*Subject to the policy terms and conditions

2. Form - Use Endorsement CP 70 91 - Signature Series Commercial Property Endorsement.

This form can only be added in conjunction with one of the Commercial Property Classification Specific Coverage forms shown below:

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

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CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

The following coverage forms are included in the Signature Series Commercial Property coverage:

CM 00 66 will be included for Accounts Receivable

CM 00 67 will be included for Valuable Papers and Records

CP 04 01 will be included for Brands and Labels

CP 04 05 will be included for Ordinance or Law

CP 04 07 will be included for Pollutant Clean Up and Removal

CP 04 15 will be included for additional Debris Removal

CP 04 17 will be included for Utility Service-Direct Damage (Building and Contents)

CP 04 40 will be included for Spoilage

CP 10 38 will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

CP 12 30 will be included for Peak Season Increase

CP 15 56 will be included for Business Income (And Extra Expense) & Business Income (Without Extra Expense) & Civil Authority Reduction in Deductible

CR 00 21 will be included for Employee Theft, Forgery or Alteration, Money and Securities and Money Orders and Counterfeit Money

IM 74 00 will be included for Fine Arts Coverage

3. Rules

Signature Series Commercial Property Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Endorsement can only be added in conjunction with one of the Commercial Property Classification Specific Coverage forms.

If Signature Series Commercial Property Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

Only one of the following Classification Specific Coverage Forms listed below may be applied to a building:

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

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CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage.
- c. Cause of Loss must be Special Form **CP 10 30**.
- d. Coinsurance must be at 80% or more on Building/BPP.
- e. The building and BPP must be written on a Replacement cost basis
- f. \$100 deductible option not available

4. Premium Determination

Premium for the Signature Series coverage is a building level coverage.

(a) Rate

- (1) \$350 charged for the first building
- (2) \$250 charged for each additional building

- (b) Subject only to the property IRPM credit or debit for each building

Signature Series Commercial Property Specific Classification Coverages:

The following endorsements will be added in conjunction with **CP 70 91** - Signature Series Commercial Property Endorsement for specific classifications of business.

Because each of the Specific Classification Endorsements must be used in conjunction with the **CP 70 91** (Signature Series Commercial Property Endorsement), the coverages listed below for each of the Specific Classification Endorsements, (Distributors, Hotels, Golf, Restaurants, Manufacturers, Medical Diagnostic Laboratories, Medical Offices and Outpatient Care Centers and Real Estate) are in addition to those coverages already indicated in the **CP 70 91** Signature Series Commercial Property Endorsement Coverage area.

Distributors:

1. Description of Coverage

A.	Non-Owned Detached Trailers	50,000
B.	Refrigeration Breakdown Expense	10,000
C.	Transit Property in the care of a carrier for hire	50,000

*Subject to the policy terms and conditions

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- 2. Form** - Use endorsements **CP 70 91** (with all applicable included forms listed above) and **CP 71 02** - Signature Series Commercial Property Distributors Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 92 - Signature Series Commercial Property Distributors Endorsement.

3. Rules

Signature Series Commercial Property Distributors Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Distributors Endorsement Schedule **CP 71 02** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Distributors Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement – Tier 1

CP 70 90 Commercial Property Expanded Endorsement – Tier 2

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

- (a) A Distributors classification must be on the policy.

4. Premium Determination

Premium for the Signature Series Distributors Property Endorsement coverage is a building level coverage.

- (a) \$50.00 charged for each building.

Hotels:

1. Description of Coverage

A.	Customer Inconvenience Remuneration Expense	
	Deductible	500
	Per Occurrence	25,000
B.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
C.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
D.	Guests' Evacuation Expense Coverage	25,000
E.	Guests' Property	
	In Safe-Deposit Box	

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	Per Occurrence	25,000
	In Described Premises	
	Per Guest	1,000
	Per Occurrence	25,000
F.	Lost Master Key/Key Card Coverage	
	Per Occurrence	10,000
	Annual Aggregate	30,000

*Subject to the policy terms and conditions

2. **Form** - Use endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 00**- Signature Series Commercial Property Hotel Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 93 Signature Series Commercial Property Hotel Endorsement

The following coverage forms are included in the Signature Series Commercial Property Hotel coverage:

Form **CR 04 11** is included for Guests' Property in Safe Deposit Boxes and Inside Described Premises

3. Rules

Signature Series Commercial Property Hotel Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Hotel Endorsement Schedule **CP 71 00** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Hotel Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Hotel classification must be on the policy

4. Premium Determination

Premium for the Signature Series Hotel Property Endorsement coverage is a building level coverage.

(a) \$50.00 charged per building

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Golf:

1. Description of Coverage

A.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
B.	Errant Golf Ball	500
C.	Fire Suppression System Recharge Due to Accidental Discharge	1,000
D.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
E.	Golf Carts, Grounds Maintenance Equipment, Lawn Mowers and other Equipment Used for Landscaping and Grounds Maintenance	In Business Personal Property Limit
F.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
G.	Outdoor Property – Certain Listed Covered Causes of Loss	
	Any one tree, shrub or plant (with additional causes of loss)	
	Any one occurrence	25,000
	(Includes outdoor property specific to golf courses with additional causes of loss)	50,000
H.	Putting Greens, Fairways, Tee Boxes and Rough	100,000
	*Subject to the policy terms and conditions	

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 01**-Signature Series Commercial Property Golf Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 94 Signature Series Commercial Property Golf Endorsement

The following coverage forms are included in the Signature Series Commercial Property Golf Coverage:

Form **CP 71 06** is included for Tee to Green Coverage including putting greens, fairways, tee boxes and rough.

3. Rules

Signature Series Commercial Property Golf Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Golf Endorsement Schedule **CP 71 01** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

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CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

Additional Eligibility:

(a) A Golf classification must be on the policy

4. Premium Determination

Premium for the Signature Series Property Golf Endorsement coverage is a building level coverage.

(a) \$100.00 charge per building

Restaurants:

1. Description of Coverage

A.	Building Glass – Tenant's Policy (Replacement Cost)	5,000
	Building Property Other Than Glass	Not Applicable
B.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
C.	Fire Suppression System Recharge Due to Accidental Discharge	5,000
D.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
E.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000-
	Annual Aggregate	15,000
F.	Pollutant Clean Up and Removal – Business Income	25,000
G.	Refrigerated Property in Transit	25,000
H.	Utility Services – Time Element	
	(No overhead transmission lines)	
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	25,000
	Waiting Period	24 Hours
	Extra Expense	25,000

*Subject to the policy terms and conditions

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2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 70 99**-Signature Series Commercial Property Restaurant Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

The following coverage forms are included in the Signature Series Restaurants Commercial Property coverage:

CP 14 02 will be included for Building Glass – Tenant’s Policy

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. Rules

Signature Series Commercial Property Restaurant Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Restaurant Endorsement Schedule **CP 70 99** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Restaurant Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Restaurant classification must be on the policy.

4. Premium Determination

Premium for the Signature Series Restaurant Property Endorsement coverage is a building level coverage.

(a) \$50.00 charge per building

Manufacturers:

1. Description of Coverage

A.	Coinsurance applies only when loss is greater than \$10,000	Included*
B.	Contingent Transit	25,000
C.	Contract Penalty Clause	25,000
D.	Employee Tools	25,000
E.	Patterns, Dies, Molds & Forms	50,000

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F.	Preservation of Property - Increased to 60 days	Included*
G.	Leasehold Interest - "Tenants Lease Interest"	Included*
H.	Manufacturers Consequential Loss Assumption	Included*
I.	Manufacturers Selling Price Clause	Included*
J.	Marring and Scratching	10,000
K.	Salesperson Samples	10,000
L.	Theft of Alloys or Metals	25,000

*Subject to the policy terms and conditions

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 05**-Signature Series Commercial Property Manufacturers Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

3. Rules

Signature Series Commercial Property Manufacturers Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Manufacturers Endorsement Schedule **CP 71 05** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Manufacturers Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

- (a) A Manufacturers classification must be on the policy

4. Premium Determination

Premium for the Signature Series Commercial Property Manufacturers Endorsement coverage is a building level coverage.

- (a) \$100.00 charge per building

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Medical Diagnostic Laboratories:

1. Description of Coverage

A.	Bio-Contamination	25,000
B.	Business Income - Research and Development	Included*
C.	Communicable Disease	50,000
D.	Emergency Vacating Expense	25,000
E.	Employee Tools	10,000
F.	Leasehold Interest - Tenants Lease Interest	25,000
G.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
H.	Medical Hazardous Waste and Radioactive Clean Up	30,000
I.	Newly Acquired or Constructed Property	
	Business Income	250,000/180 days
J.	Personal Effects & Property of Others	
	Any one person in any one loss	10,000
	Any one occurrence	100,000
K.	Prototype Coverage	50,000
L.	Research and Development Documentation	
	Any one occurrence	100,000
	Away from premises	25,000
M.	Utility Services - Time Element	
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	50,000
	Includes Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	Waiting Period	24 Hours
	Extra Expense	50,000
	Includes Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	

*Subject to the policy terms and conditions

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 10**-Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

The following coverage forms are included in the Signature Series Medical Diagnostics Laboratories Property coverage:

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. Rules

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Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement Schedule **CP 71 10** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Medical Diagnostic Laboratory classification must be on the policy

4. Premium Determination

Premium for the Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement coverage is a building level coverage.

(a) \$100.00 charge per building

Medical Offices and Outpatient Care Centers:

1. Description of Coverage

A.	Business Income - Web sites	50,000
	Coverage starts 12 hours after time of loss	
	Ends 7 days immediately after initial 12 hours	
B.	Communicable Disease	50,000
C.	Emergency Vacating Expense	25,000
D.	Employee Tools	10,000
E.	Leasehold Interest - Tenants Lease Interest	25,000
F.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
G.	Medical Hazardous Waste and Radioactive Clean Up	30,000
H.	Newly Acquired or Constructed Property	
	Business Income	250,000/180 days
I.	Personal Effects & Property of Others	
	Any one person in any one loss	10,000

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	Any one occurrence	100,000
J.	Pollutant Clean Up and removal - Business Income	100,000
K.	Utility Services - Time Element	
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	50,000
	Includes: Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	Waiting Period	24 Hours
	Extra Expense	50,000
	Includes: Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	*Subject to the policy terms and conditions	

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 09**-Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 08 Signature Series Commercial Property Outpatient Care Centers Endorsement

The following coverage forms are included in the Signature Series Medical Offices and Outpatient Care Centers Property coverage:

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. Rules

Signature Series Commercial Property Outpatient Care Centers Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Outpatient Care Centers Endorsement Schedule **CP 71 09** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Outpatient Care Centers Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

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(a) A Medical Office or Outpatient Care Center classification must be on the policy

4. Premium Determination

Premium for the Signature Series Commercial Property Outpatient Care Centers Endorsement coverage is a building level coverage.

(a) \$100.00 charge per building

Real Estate:

1. Description of Coverage

A.	Additional Expenses to Regain Customers	25,000
B.	Building Glass – Tenant’s Policy (Replacement Cost)	5,000
	Building Property Other Than Glass	Not Applicable
C..	Business Income - Contractual Penalties	25,000
D.	Business Income - Expediting Expense	25,000
E.	Business Income- Extended Period of Indemnity	Increased to 180 days
F.	Business Income - Interruption of Computer Operations	Increased to 10,000
G.	Business Income - Period of Restoration	Reduced to 24 Hour Deductible
H.	Business Income - Tenant Move Expense	25,000
I.	Electronic Data	Increased to 25,000
J.	Emergency Vacating Expense	25,000
K.	Lost Key Replacement	30,000
L.	Preservation of Property - Expense	50,000
M.	Real Estate Tax Assessment	50,000
N.	Tree Debris Removal	Increased to 5000
O.	Utility Service - Direct Damage	To <u>include</u> overhead lines

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 17** - Signature Series Commercial Property Real Estate Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 16 - Signature Series Commercial Property Real Estate Endorsement

The following coverage forms are included in the Signature Series Real Estate Commercial Property coverage:

CP 14 02 will be included for Building Glass – Tenant’s Policy

3. Rules

Signature Series Commercial Property Real Estate Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Real Estate Endorsement Schedule - **CP 71 17** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Real Estate Endorsement is endorsed on a building, the following cannot be added to the same building:

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CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

Additional Eligibility:

- (a) A commercial lessor's risk classification(s) must be predominating on the policy
- (b) Owner Occupancy must be 10% or less of the total area of all properties
- (c) Residential Exposure must be less than 10% of the total are of all properties

4. Premium Determination

Premium for the Signature Series Commercial Property Real Estate Endorsement coverage is a building level coverage.

- (a) \$150.00 charge per building
- (b) \$175.00 per building charged for \$100,000 Water Backup Additional Limit Buy Up Option

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SIGNATURE SERIES PROPERTY COVERAGE OPTIONS

SECTION II

CONTRACTORS:

The following coverage option is added through the use of Commercial Property Contractors Endorsement **CP 71 14** when a Signature Series eligible contractor classification is on the policy and shown in **Section II** of the Signature Series Commercial Property Endorsement Options.

1 Description of Coverage

	Coverage	Limit
A.	Accounts Receivable	
	Property at your premises	50,000
B.	Appurtenant Buildings & Structures at the Described Premises	25,000
C.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
D.	Brands and Labels	Included*
E.	Bridges, Roadways, Walks, Patios and other Paved Surfaces	Included*
F.	Business Income Changes - Beginning of the Period of Restoration Business Income (and Extra Expense) and Business Income (without Extra Expense) including Civil Authority Reduction in Waiting Period	Waiting period 24 hours
G.	Business Income from Dependent Properties	250,000
H.	Changes in Temperature	50,000
I.	Coinsurance	Does not apply when loss is less than \$10,000
J.	Computer Coverage - May Extend BPP Limit to Cover the Following Items: <i>(Equipment Breakdown not included in this coverage)</i> Computer Equipment, Computer Programs, Hardware, Data and Media Laptops/Portable Computers and Software (While away from premises)	100,000 10,000
K.	Credit Card Invoices	1,000
L.	Debris Removal Additional Insurance Building and Contents (Combined)	100,000
M.	Deferred Payments	50,000
N.	Electronic Data	10,000
O.	Employee Theft	25,000
P.	Employee Tools	25,000
Q.	Excavation Costs Necessary to Repair or Replace Covered	
R.	Property Below the Surface of the Ground	Included*
R.	Extra Expense	50,000

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S.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
T.	Fire Department Service Charge (Increased Limit Not Applicable in AZ)	25,000*
U.	Fire Extinguisher Recharge Expense	Included*
V.	Forgery or Alterations	25,000
W.	Foundations of Buildings	Included*
X.	Inside the Premises - Theft of Money and Securities	25,000
	Outside the Premises	
Y.	Inventory and Appraisals	10,000
Z.	Leasehold Interest in Improvements & Betterments	Included*
AA.	Leasehold Interest - Tenant's Lease Interest	25,000
BB.	Lock Replacement	2,500
CC.	Money Orders & Counterfeit Money	1,500
DD.	Newly Acquired or Constructed Property Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Fine Arts	10,000/180 days
EE.	Ordinance or Law	
	Loss to the Undamaged Portion of the Building	Included up to Building Limit
	Demolition Cost and Increased Cost of Construction (Combined)	50,000
	Equipment	Included
	Post-Loss Ordinance Or Law Option	Not Applicable
FF.	Outdoor Property (Subject to Covered Causes of Loss Within Coverage Form)	
	Any one tree, shrub or plant	1,000
	Any one occurrence	10,000
GG.	Outdoor Signs	12,500
HH.	Patterns, Dies, Molds, and Forms	10,000
II.	Peak Season Increase	25% or \$50,000 (whichever is less)
JJ.	Personal Effects & Property of Others	
	Any one person in any one loss	5,000
	Any one occurrence	50,000
KK.	Pollutant Clean Up & Removal	50,000
LL.	Premises Boundary Increased Distance	1000 ft.
MM.	Preservation of Property	90 days
NN.	Property at Un-named Locations	25,000
OO.	Property in Transit	50,000
PP.	Property off Premises	
	Any one occurrence	50,000

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	Max per salesperson	10,000
QQ.	Replacement Cost Valuation for Personal Property of Others	Included*
RR	Reward Payment	
	Information	10,000
	Stolen Property	10,000
SS.	Spoilage Included Refrigeration Maintenance Agreement, Selling Price, Breakdown or Contamination and Power Outage	50,000
TT.	Stamps, Tickets (Including Lottery Tickets Held for Sale) & Letters of Credit	500
UU.	Storage of Duplicate Data and Records	25,000
VV	Theft Damage to Un-owned Building Property	Included*
WW.	Tree Debris Removal	1,000
XX.	Underground Pipes, Flues and Drains Added as Covered Property to Building	Included*
YY.	Utility Service - Direct Damage – Building Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	50,000
ZZ.	Utility Service - Direct Damage - Your Business Personal Property (No overhead transmission lines)	50,000
aa.	Vacancy	31% to 11% occupied
bb.	Valuable Papers and Records	
	On premises	50,000
	Off premises	5,000

*Subject to the policy terms & conditions

2. Forms

- (a) Use Endorsement **CP 71 14** Signature Series Commercial Property Contractors Endorsement
- (b) The following coverage forms are included in the Signature Series Commercial Property Contractors Coverage:
 - CM 00 66** will be included for Accounts Receivable
 - CM 00 67** will be included for Valuable Papers and Records
 - IM 74 00** will be included for Fine Arts
 - CP 04 01** will be included for Brands and Labels
 - CP 04 05** will be included for Ordinance or Law
 - CP 04 07** will be included for Pollutant Clean Up and Removal
 - CP 04 15** will be included for additional Debris Removal
 - CP 04 17** will be included for Utility Service-Direct Damage (Building and Contents)

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CP 04 40 will be included for Spoilage

CP 10 38 will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

CP 12 30 will be included for Peak Season increase

CP 15 56 will be included for Business Income (and Extra Expense) & Business Income (without Extra Expense) & Civil Authority Reduction in Deductible

CR 00 21 will be included for Employee Theft, Forgery or Alteration, Inside the Premises – Theft of Money and Securities and Outside of the Premises and Money Orders and Counterfeit Money

3. Rules

Signature Series Commercial Property Contractors Endorsement is an optional endorsement to apply at a building level.

If Signature Series Commercial Property Contractors Endorsement is endorsed on a building, the following cannot be added to the same building or to any other building on the policy.

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 91 Signature Series Commercial Property Coverage Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage
- c. Cause of Loss must be Special Form - **CP 10 30**
- d. Coinsurance must be at 80% or more on Building/Business personal property
- e. The building and BPP must be written on a Replacement cost basis
- f. \$100 deductible option not available

4. Premium Determination

Premium for the Signature Series Property Contractors Endorsement is a building level coverage

(a) Rate

(1) \$ 400 charged for the first building

(2) \$ 300 charged for each additional building

Westfield Insurance Company
Westfield National Insurance Company
American Select Insurance Company

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(b) Subject only to the property IRPM credit or debit for each building

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EXCEPTION PAGES**

RULE 29. UNMANNED AIRCRAFT

Rule **29. Unmanned Aircraft** is deleted and not replaced.

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RULE 30. BUILDING

Paragraph **C. Rules, 5. Building Glass And Other Building Property - Tenant's Policy, c. Rules (2) Rating (c)** is deleted and not replaced.

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RULE 51. BUSINESS INCOME COVERAGE OPTIONS

The Franchisor as Loss Payable - Business Income Endorsement revises the Business Income (And Extra Expense) Coverage Form and the Business Income (Without Extra Expense) Coverage Form by stipulating that payment for a covered loss will be made to the insured and any named loss payee jointly, as their interest may appear.

Form

Use Endorsement [CP 71 97](#) with Form [CP 00 30](#) or Form [CP 00 32](#).

Rules

The form is optional. The Loss Payee's name, address, city, state and zip code are required on the endorsement.

Premium Determination

There is no premium charge associated with this endorsement.

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RULE 74. OTHER CAUSES OF LOSS FORMS

Paragraphs **F.2. Form**, **F.4.a. Restriction**, **F.4.c.(1)(b) Specific Insurance**, and **F.5. Rate Determination** are deleted and replaced by the following:

F. Sprinkler Leakage – Earthquake Extension

2. Form

Use Earthquake And Volcanic Eruption Endorsement **CP 10 40** and indicate in the Declarations that Endorsement **CP 10 40** is being used to cover “Earthquake – Sprinkler Leakage Only.” The “Earthquake – Sprinkler Leakage Only” Option appears under Additional Covered Causes Of Loss in Endorsement **CP 10 40**.

4. Rules

a. Restriction

Rule 74.F., including rating instructions, applies only to “Earthquake – Sprinkler Leakage Only” Coverage as written under Endorsement **CP 10 40**. (Refer to Rule 75. for “Earthquake – Sprinkler Leakage Only” Coverage written on a sub-limit/aggregate limit basis under Endorsement **CP 10 45**.)

c. Coinsurance

(1) Specific Insurance

(b) When less than 80% coinsurance, multiply the rates calculated in Paragraph 5. by a factor of 2.0 to convert the 80% coinsurance rate to a rate for less than 80% coinsurance or to a flat rate. This is applicable only when Endorsement **CP 10 40** is attached to the Causes Of Loss – Basic Form **CP 10 10**.

5. Rate Determination

- a.** Refer to **Rule 73.D.4.** to obtain Earthquake Building Classifications.
- b.** Refer to state rates to obtain Earthquake Territory.
- c.** Use the table shown in the state rates to obtain the 80% coinsurance rates.

Paragraph **H. Theft Of Building Materials And Supplies (Other Than Builders Risk)** is deleted and not replaced.

State:	District of Columbia	First Filing Company:	American Select Insurance Company, ...
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)		
Product Name:	CL Property		
Project Name/Number:	2017 Property Multistate/200601DCCFWIRU		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	NA, we are not third party filers.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Rule Filing Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Manual Page Markups
Comments:	
Attachment(s):	CF MU01 Comml Exp Prop Tier 1 and 2 2020-06 -Mockup.pdf CF MU01 Sig Series Prop Cov Opt 2020-06 - Mockup.pdf
Item Status:	

SERFF Tracking #:	WSFG-132249831	State Tracking #:		Company Tracking #:	200601DCCFWIRU
State:	District of Columbia	First Filing Company:	American Select Insurance Company, ...		
TOI/Sub-TOI:	01.0 Property/01.0001 Commercial Property (Fire and Allied Lines)				
Product Name:	CL Property				
Project Name/Number:	2017 Property Multistate/200601DCCFWIRU				
Status Date:					



Rule Filing Memorandum – 2017 Property Multistate Rules

We are filing the following exception pages:

- Commercial Property Expanded Endorsement – Tier 1 and Tier 2 Property Coverage Options
- Signature Series Property Coverage Options
- Rule 29. Unmanned Aircraft
- Rule 30. Building
- Rule 51. Business Income Coverage Options
- Rule 74. Other Causes of Loss Forms

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COMMERCIAL PROPERTY EXPANDED ENDORSEMENT – TIER 1 AND TIER 2 PROPERTY COVERAGE OPTIONS

Commercial Property Expanded Endorsement - Tier 1 Property Coverage Option

The following coverage option is added through the use of **CP 70 96** and **CP 70 97**:

1. Description

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	25,000
B.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
C.	Brands and Labels	Included*
D.	Business Income from Dependent Properties	25,000
E.	Changes in Temperature	1,000
F.	Computer Coverage – may extend BPP limit to cover the following items:	
	Hardware, Data and Media	25,000
	Laptops/Portable computers and Software (While away from premises)	10,000
G.	Credit Card Invoices	1,000
H.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
I.	Debris Removal Additional Insurance	
	Building and Contents (Combined)	50,000
J.	Deferred Payments	25,000
K.	Employee Theft or	
	Employee Theft – Per Loss Coverage	25,000
L.	Extra Expense	50,000
M.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
N.	Fire Department Service Charge (Increased limit not applicable in AZ)	10,000
O.	Fire Extinguisher Recharge Expense	Included*
P.	Forgery or Alterations	25,000
Q.	Foundations of Buildings	Included*
R.	Inventory and Appraisals	10,000
S.	Lock Replacement	2,500
T.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or Business Income (without Extra Expense	180 days

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U.	Ordinance or Law	Included up to Building Limit
	Loss to the Undamaged Portion of the Building	
	Demolition Cost Coverage	50,000
	Increased Cost of Construction	50,000
	<u>Post-Loss Ordinance Or Law Option</u>	<u>Not Applicable</u>
V.	Outdoor Property (certain listed covered causes of loss)	
	Any one Tree, Shrub or Plant	1,000
	Any One Occurrence	10,000
W.	Outdoor Signs	12,500
X.	Patterns, Dies, Molds and Forms	10,000
Y.	Peak Season Increase	25% or \$50,000 (whichever is less)
Z.	Personal Effects & Property of Others	
	Any One Person in Any One Loss	5,000
	Any One Occurrence	10,000
AA.	Pollutant Clean Up and Removal	25,000
BB.	Premises Boundary Increased Distance	1,000 Feet
CC.	Property in Transit	20,000
DD.	Property off Premises	25,000
	Max per Salesperson	10,000
EE.	Replacement Cost Valuation for Personal Property of Others (when replacement cost is selected on Business Personal Property)	Included*
FF.	Reward Payment	
	Information	10,000
	Stolen Property	10,000
GG.	Spoilage	10,000
HH.	Stamps, Tickets (including lottery tickets held for sale) and Letters of Credit	500
II.	Utility Services – Direct Damage – Building (No overhead transmission lines)	10,000
JJ.	Utility Services – Direct Damage – Business Personal Property (No overhead transmission lines)	10,000
KK.	Vacancy	31% to 11% occupied
LL.	Valuable Papers and Records	
	On Premises	25,000
	Off Premises	5,000
	*Subject to the policy terms & conditions	

2. Form – Use Endorsement CP 70 96 and CP 70 97

Form CM 00 66 will be included for Accounts Receivable

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Form **CM 00 67** will be included for Valuable Papers and Records

Form **CP 04 01** will be included for Brands and Labels

Form **CP 04 05** will be included for Ordinance or Law Coverage

Form **CP 04 07** will be included for Pollutant Clean Up and Removal

Form **CP 04 15** will be included for additional Debris Removal

Form **CP 04 17** will be included for Utility Service-Direct Damage (Building and Business Personal Property)

Form **CP 04 40** will be included for Spoilage

Form **CP 10 38** will be included for Discharge From Sewer, Drain or Sump (Not Flood Related).

Form **CP 12 30** will be included for Peak Season Increase

Form **CR 00 21** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises. [If entity is a Governmental Agency, Form **CR 00 25** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises (Governmental entities) will be added].

Form **IM 74 00** will be included for Fine Arts Coverage

3. Rules

Commercial Property Expanded Endorsement -Tier 1 **CP 70 96** is an optional endorsement to apply at a building level.

Commercial Property Expanded Endorsement - Tier 1 Schedule **CP 70 97** will automatically generate when this endorsement is selected.

If Commercial Property Expanded Endorsement - Tier 1 is endorsed on a building, the following cannot be added to the same building:

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 91 Signature Series Commercial Property Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage
- c. Cause of Loss must be Special Form CP 10 30
- d. Coinsurance must be at 80% or more on Building/BPP
- e. The building and BPP must be written on a Replacement cost basis

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f. \$100 deductible option not available

4. Premium Determination

Premium for the Property Tier 1 coverage is a building level coverage.

(a) Rate

(1) \$100 charged for the first building

(2) \$75 charged for each additional building

(b) Subject only to the property IRPM credit or debit for each location

Commercial Property Expanded Endorsement - Tier 2 Property Coverage Option

The following coverage option is added through the use of **CP7090** and **CP7098**:

1. Description

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	50,000
B.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
C.	Brands and Labels	Included*
D.	Business Income from Dependent Properties	25,000
E.	Changes in Temperature	50,000
F.	Computer Coverage – may extend BPP limit to cover the following items:	
	Hardware, Data and Media	100,000
	Laptops/Portable computers and Software (While away from premises)	10,000
G.	Credit Card Invoices	1,000
H.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
I.	Debris Removal Additional Insurance	
	Building and Contents (Combined)	75,000
J.	Deferred Payments	50,000
K.	Employee Theft or	
	Employee Theft – Per Loss Coverage	25,000
L.	Extra Expense	50,000
M.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
N.	Fire Department Service Charge (Increased limit not applicable in AZ)	10,000
O.	Fire Extinguisher Recharge Expense	Included*
P.	Forgery or Alterations	25,000
Q.	Foundations of Buildings	Included*
R.	Inventory and Appraisals	10,000

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S.	Lock Replacement	2,500
T.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	180 days
U.	Ordinance or Law	
	Loss to the Undamaged Portion of the Building	Included up to Building Limit
	Demolition Cost Coverage	50,000
	Increased Cost of Construction	50,000
	<u>Post-Loss Ordinance Or Law Option</u>	<u>Not Applicable</u>
V.	Outdoor Property (certain listed covered causes of loss)	
	Any one Tree, Shrub or Plant	1,000
	Any One Occurrence	10,000
W.	Outdoor Signs	12,500
X.	Patterns, Dies, Molds and Forms	10,000
Y.	Peak Season Increase	25% or \$50,000 (whichever is less)
Z.	Personal Effects & Property of Others	
	Any One Person in Any One Loss	5,000
	Any One Occurrence	50,000
AA.	Pollutant Clean Up and Removal	50,000
BB.	Premises Boundary Increased Distance	1,000 Feet
CC.	Property in Transit	50,000
DD.	Property off Premises	25,000
	Max per Salesperson	10,000
EE.	Replacement Cost Valuation for Personal Property of Others (when replacement cost is selected on Business Personal Property)	Included*
FF.	Reward Payment	
	Information	10,000
	Stolen Property	10,000
GG.	Spoilage	50,000
HH.	Stamps, Tickets (including lottery tickets held for sale) and Letters of Credit	500
II.	Utility Services – Direct Damage – Building (No overhead transmission lines)	50,000
JJ.	Utility Services – Direct Damage – Business Personal Property (No overhead transmission lines)	50,000
KK.	Vacancy	31% to 11% occupied
LL.	Valuable Papers and Records	

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On Premises	50,000
Off Premises	5,000

*Subject to the policy terms & conditions

2. Form - Use Endorsement CP 70 90 and CP 70 98

Form **CM 00 66** will be included for Accounts Receivable

Form **CM 00 67** will be included for Valuable Papers and Records

Form **CP 04 01** will be included for Brands and Labels

Form **CP 04 05** will be included for Ordinance or Law

Form **CP 04 07** will be included for Pollutant Clean Up and Removal

Form **CP 04 15** will be included for additional Debris Removal

Form **CP 04 17** will be included for Utility Service-Direct Damage (Building and Contents)

Form **CP 04 40** will be included for Spoilage

Form **CP 10 38** will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

Form **CP 12 30** will be included for Peak Season Increase

Form **CR 00 21** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises. [If entity is a Governmental Agency, Form **CR 00 25** will be included for Employee Theft, Forgery or Alteration, Inside the Premises-Theft of Money and Securities and Outside of the Premises (Governmental entities) will be added].

Form **IM 74 00** will be included for Fine Arts Coverage

3. Rules

Commercial Property Expanded Endorsement -Tier 2 **CP 70 90** is an optional endorsement to apply at a building level.

Commercial Property Expanded Endorsement - Tier 2 Schedule **CP 70 98** will automatically generate when this endorsement is selected.

If Commercial Property Expanded Endorsement - Tier 2 is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 91 Signature Series Commercial Property Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

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Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage
- c. Cause of Loss must be Special Form **CP 10 30**
- d. Coinsurance must be at 80% or more on Building/BPP
- e. The building and BPP must be written on a Replacement cost basis
- f. \$100 deductible option not available

4. Premium Determination

Premium for the Property Tier 2 coverage is a building level coverage

(a) Rate

- (1) \$250 charged for the first building
- (2) \$175 charged for each additional building

(b) Subject only to the property IRPM credit or debit for each location

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SIGNATURE SERIES PROPERTY COVERAGE OPTIONS

Signature Series Commercial Property Endorsement Coverage Option

The following coverage option is added through the use of **CP 70 91** when a Signature Series optional coverage endorsement is on the policy and shown in Section I of the Signature Series Commercial Property Endorsement Options. (Refer to SECTION II of the SIGNATURE SERIES PROPERTY COVERAGE OPTIONS for Signature Series Contractors Endorsement).

The following coverage option is added through the use of **CP 70 91** when a Signature Series eligible classification is on the policy.

1. Description of Coverage

	<u>Coverage</u>	<u>Limit</u>
A.	Accounts Receivable	
	Property at your premises	50,000
B.	Appurtenant Buildings & Structures at the described premises	25,000
C.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
D.	Brands and Labels	Included
E.	Bridges, Roadways, Walks, Patios and other paved surfaces	Included
F.	Business Income Changes – Beginning of the Period of Restoration Business Income (And Extra Expense) & Business Income (Without Extra Expense) including Civil Authority Reduction in waiting period	Waiting period 24 hours
G.	Business Income from Dependent Properties	250,000
H.	Changes in Temperature	50,000
I.	Computer Coverage – may extend Business Personal Property limit to cover the following items:	
	Hardware, Data and Media	250,000
	Laptops/Portable computers and Software (While Away from Premises)	10,000
J.	Credit card invoices	1,000
K.	Crime Coverage	
	Inside the Premises – Theft of Money and Securities	25,000
	Outside the Premises	25,000
L.	Debris Removal Additional Insurance Building and Personal Property (Combined)	100,000
M.	Deferred Payments	50,000
N.	Employee Theft	25,000
O.	Excavation costs necessary to repair or replace covered property below the surface of the ground	Included*
P.	Extra Expense	50,000

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	<u>Coverage</u>	<u>Limit</u>
Q.	Fine Arts (Breakage not included)	
	Max per item	5,000
	Catastrophe Limit	25,000
R.	Fire Department Service Charge (increased limit not applicable in AZ)	25,000
S.	Fire Extinguisher Recharge Expense	Included*
T.	Forgery or Alterations	25,000
U.	Foundations of Buildings	Included*
V.	Ingress/Egress	50,000
W.	Inventory and Appraisals	10,000
X.	Leasehold Interest in Improvements & Betterments	Included*
Y.	Lock Replacement	10,000
Z.	Loss Adjustment Expenses – Business Income	25,000
AA.	Money Orders & Counterfeit Money	1,500
BB.	Newly Acquired or Constructed Property	
	Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Business Income (and Extra Expense) or	
	Business Income (without Extra Expense)	180 days
	Fine Arts	10,000/180 days
CC.	Non-owned Detached Trailers	10,000
DD.	Ordinance or Law	
	Loss to the Undamaged portion of the building	Included up to Building Limit
	Demolition Cost and Increased Cost of Construction (Combined)	100,000
	Equipment	Included
	<u>Post-Loss Ordinance Or Law Option</u>	<u>Not Applicable</u>
EE.	Outdoor Property (Subject to covered causes of loss within coverage form)	
	Any one tree, shrub or plant	2,500
	Any one occurrence	25,000
FF.	Outdoor signs	12,500
GG.	Patterns, Dies, Molds and Forms	10,000
HH.	Peak Season Increase	25% or \$50,000 (whichever is less)
II.	Personal Effects & Property of Others	
	Any one person in any one loss	5,000
	Any one occurrence	50,000
JJ.	Pollutant Clean Up & Removal	50,000
KK.	Premises Boundary Increased Distance	1000 ft.

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LL.	Professional Fees – Architect and Engineer	Included
MM.	Property at Un-named Locations	25,000
NN.	Property at Un-named Locations – Business Income	25,000
OO.	Property in Transit	50,000
PP.	Property in Transit – Business Income and Extra Expense	50,000
QQ.	Property Off Premises	
	Any one occurrence	50,000
	Max per salesperson	10,000
RR.	Replacement Cost Valuation for Personal Property of Others	Included*
SS.	Reward Payment	
	Information	10,000
	Stolen property	10,000
TT.	Spoilage – (Includes Refrigeration Maintenance Agreement, Selling Price, Breakdown or Contamination & Power Outage)	50,000
UU.	Stamps, Tickets (Including lottery tickets held for sale) & Letters of Credit	500
VV.	Storage of Duplicate Data and Records	25,000
WW.	Theft Damage to Un-owned Building Property	Included*
XX.	Tree Debris Removal	1,000
YY.	Underground Pipes, Flues and Drains added as covered property to Building	Included*
ZZ.	Utility Service – Direct Damage – Building	50,000
	Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	
aa.	Utility Service – Direct Damage – Business Personal Property	50,000
	Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	
bb.	Vacancy	31% to 11% occupied
cc.	Valuable Papers and Record	
	On Premises	50,000
	Off Premises	5,000

*Subject to the policy terms and conditions

2. **Form** - Use Endorsement **CP 70 91** - Signature Series Commercial Property Endorsement.

This form can only be added in conjunction with one of the Commercial Property Classification Specific Coverage forms shown below:

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

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CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

The following coverage forms are included in the Signature Series Commercial Property coverage:

CM 00 66 will be included for Accounts Receivable

CM 00 67 will be included for Valuable Papers and Records

CP 04 01 will be included for Brands and Labels

CP 04 05 will be included for Ordinance or Law

CP 04 07 will be included for Pollutant Clean Up and Removal

CP 04 15 will be included for additional Debris Removal

CP 04 17 will be included for Utility Service-Direct Damage (Building and Contents)

CP 04 40 will be included for Spoilage

CP 10 38 will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

CP 12 30 will be included for Peak Season Increase

CP 15 56 will be included for Business Income (And Extra Expense) & Business Income (Without Extra Expense) & Civil Authority Reduction in Deductible

CR 00 21 will be included for Employee Theft, Forgery or Alteration, Money and Securities and Money Orders and Counterfeit Money

IM 74 00 will be included for Fine Arts Coverage

3. Rules

Signature Series Commercial Property Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Endorsement can only be added in conjunction with one of the Commercial Property Classification Specific Coverage forms.

If Signature Series Commercial Property Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

Only one of the following Classification Specific Coverage Forms listed below may be applied to a building:

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

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CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Eligibility:

- a. The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- b. The building must have Building and/or Business Personal Property coverage.
- c. Cause of Loss must be Special Form **CP 10 30**.
- d. Coinsurance must be at 80% or more on Building/BPP.
- e. The building and BPP must be written on a Replacement cost basis
- f. \$100 deductible option not available

4. Premium Determination

Premium for the Signature Series coverage is a building level coverage.

(a) Rate

- (1) \$350 charged for the first building
- (2) \$250 charged for each additional building

- (b) Subject only to the property IRPM credit or debit for each building

Signature Series Commercial Property Specific Classification Coverages:

The following endorsements will be added in conjunction with **CP 70 91** - Signature Series Commercial Property Endorsement for specific classifications of business.

Because each of the Specific Classification Endorsements must be used in conjunction with the **CP 70 91** (Signature Series Commercial Property Endorsement), the coverages listed below for each of the Specific Classification Endorsements, (Distributors, Hotels, Golf, Restaurants, Manufacturers, Medical Diagnostic Laboratories, Medical Offices and Outpatient Care Centers and Real Estate) are in addition to those coverages already indicated in the **CP 70 91** Signature Series Commercial Property Endorsement Coverage area.

Distributors:

1. Description of Coverage

A.	Non-Owned Detached Trailers	50,000
B.	Refrigeration Breakdown Expense	10,000
C.	Transit Property in the care of a carrier for hire	50,000

*Subject to the policy terms and conditions

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- 2. Form** - Use endorsements **CP 70 91** (with all applicable included forms listed above) and **CP 71 02** - Signature Series Commercial Property Distributors Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 92 - Signature Series Commercial Property Distributors Endorsement.

3. Rules

Signature Series Commercial Property Distributors Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Distributors Endorsement Schedule **CP 71 02** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Distributors Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement – Tier 1

CP 70 90 Commercial Property Expanded Endorsement – Tier 2

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

- (a) A Distributors classification must be on the policy.

4. Premium Determination

Premium for the Signature Series Distributors Property Endorsement coverage is a building level coverage.

- (a) \$50.00 charged for each building.

Hotels:

1. Description of Coverage

A.	Customer Inconvenience Remuneration Expense	
	Deductible	500
	Per Occurrence	25,000
B.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
C.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
D.	Guests' Evacuation Expense Coverage	25,000
E.	Guests' Property	
	In Safe-Deposit Box	

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Per Occurrence	25,000
In Described Premises	
Per Guest	1,000
Per Occurrence	25,000
F. Lost Master Key/Key Card Coverage	
Per Occurrence	10,000
Annual Aggregate	30,000

*Subject to the policy terms and conditions

2. **Form** - Use endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 00-Signature Series Commercial Property Hotel Endorsement Schedule** in conjunction with the classification specific coverage form shown below:

CP 70 93 Signature Series Commercial Property Hotel Endorsement

The following coverage forms are included in the Signature Series Commercial Property Hotel coverage:

Form **CR 04 11** is included for Guests' Property in Safe Deposit Boxes and Inside Described Premises

3. Rules

Signature Series Commercial Property Hotel Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Hotel Endorsement Schedule **CP 71 00** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Hotel Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Hotel classification must be on the policy

4. Premium Determination

Premium for the Signature Series Hotel Property Endorsement coverage is a building level coverage.

(a) \$50.00 charged per building

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Golf:

1. Description of Coverage

A.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
B.	Errant Golf Ball	500
C.	Fire Suppression System Recharge Due to Accidental Discharge	1,000
D.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
E.	Golf Carts, Grounds Maintenance Equipment, Lawn Mowers and other Equipment Used for Landscaping and Grounds Maintenance	In Business Personal Property Limit
F.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
G.	Outdoor Property – Certain Listed Covered Causes of Loss	
	Any one tree, shrub or plant (with additional causes of loss)	
	Any one occurrence	25,000
	(Includes outdoor property specific to golf courses with additional causes of loss)	50,000
H.	Putting Greens, Fairways, Tee Boxes and Rough	100,000
	*Subject to the policy terms and conditions	

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 01**-Signature Series Commercial Property Golf Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 94 Signature Series Commercial Property Golf Endorsement

The following coverage forms are included in the Signature Series Commercial Property Golf Coverage:

Form **CP 71 06** is included for Tee to Green Coverage including putting greens, fairways, tee boxes and rough.

3. Rules

Signature Series Commercial Property Golf Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Golf Endorsement Schedule **CP 71 01** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

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- CP 70 90** Commercial Property Expanded Endorsement - Tier 2
CP 70 92 Signature Series Commercial Property Distributor Endorsement
CP 70 93 Signature Series Commercial Property Hotel Endorsement
CP 70 95 Signature Series Commercial Property Restaurant Endorsement
CP 71 04 Signature Series Commercial Property Manufacturers Endorsement
CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement
CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement
CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

Additional Eligibility:

- (a) A Golf classification must be on the policy

4. Premium Determination

Premium for the Signature Series Property Golf Endorsement coverage is a building level coverage.

- (a) \$100.00 charge per building

Restaurants:

1. Description of Coverage

A.	Building Glass – Tenant's Policy (<u>Replacement Cost</u>)	5,000
	<u>Building Property Other Than Glass</u>	<u>Not Applicable</u>
B.	Damage to Customers' Autos	
	Per Auto	5,000
	Max per policy period	15,000
C.	Fire Suppression System Recharge Due to Accidental Discharge	5,000
D.	Food Contamination	
	Additional Advertising Expense	5,000
	Business Income and Extra Expense	50,000
E.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000-
	Annual Aggregate	15,000
F.	Pollutant Clean Up and Removal – Business Income	25,000
G.	Refrigerated Property in Transit	25,000
H.	Utility Services – Time Element	
	(No overhead transmission lines)	
	Business Income (and Extra Expense) or Business Income	25,000
	(without Extra Expense)	
	<u>Waiting Period</u>	<u>24 Hours</u>
	Extra Expense	25,000

*Subject to the policy terms and conditions

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2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 70 99**-Signature Series Commercial Property Restaurant Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

The following coverage forms are included in the Signature Series ~~Distributors~~-Restaurants Commercial Property coverage:

CP 14 0270 will be included for Building Glass – Tenant’s Policy

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. **Rules**

Signature Series Commercial Property Restaurant Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Restaurant Endorsement Schedule **CP 70 99** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Restaurant Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Restaurant classification must be on the policy.

4. **Premium Determination**

Premium for the Signature Series Restaurant Property Endorsement coverage is a building level coverage.

(a) \$50.00 charge per building

Manufacturers:

1. **Description of Coverage**

A.	Coinsurance applies only when loss is greater than \$10,000	Included*
B.	Contingent Transit	25,000
C.	Contract Penalty Clause	25,000
D.	Employee Tools	25,000
E.	Patterns, Dies, Molds & Forms	50,000

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F.	Preservation of Property - Increased to 60 days	Included*
G.	Leasehold Interest - "Tenants Lease Interest"	Included*
H.	Manufacturers Consequential Loss Assumption	Included*
I.	Manufacturers Selling Price Clause	Included*
J.	Marring and Scratching	10,000
K.	Salesperson Samples	10,000
L.	Theft of Alloys or Metals	25,000

*Subject to the policy terms and conditions

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 05**-Signature Series Commercial Property Manufacturers Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

3. **Rules**

Signature Series Commercial Property Manufacturers Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Manufacturers Endorsement Schedule **CP 71 05** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Manufacturers Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

- (a) A Manufacturers classification must be on the policy

4. **Premium Determination**

Premium for the Signature Series Commercial Property Manufacturers Endorsement coverage is a building level coverage.

- (a) \$100.00 charge per building

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Medical Diagnostic Laboratories:

1. Description of Coverage

A.	Bio-Contamination	25,000
B.	Business Income - Research and Development	Included*
C.	Communicable Disease	50,000
D.	Emergency Vacating Expense	25,000
E.	Employee Tools	10,000
F.	Leasehold Interest - Tenants Lease Interest	25,000
G.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
H.	Medical Hazardous Waste and Radioactive Clean Up	30,000
I.	Newly Acquired or Constructed Property	
	Business Income	250,000/180 days
J.	Personal Effects & Property of Others	
	Any one person in any one loss	10,000
	Any one occurrence	100,000
K.	Prototype Coverage	50,000
L.	Research and Development Documentation	
	Any one occurrence	100,000
	Away from premises	25,000
M.	Utility Services - Time Element	
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	50,000
	Includes Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	<u>Waiting Period</u>	<u>24 Hours</u>
	Extra Expense	50,000
	Includes Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	*Subject to the policy terms and conditions	

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 10**-Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

The following coverage forms are included in the Signature Series Medical Diagnostics Laboratories Property coverage:

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. Rules

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Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement Schedule **CP 71 10** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

(a) A Medical Diagnostic Laboratory classification must be on the policy

4. Premium Determination

Premium for the Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement coverage is a building level coverage.

(a) \$100.00 charge per building

Medical Offices and Outpatient Care Centers:

1. Description of Coverage

A.	Business Income - Web sites	50,000
	Coverage starts 12 hours after time of loss	
	Ends 7 days immediately after initial 12 hours	
B.	Communicable Disease	50,000
C.	Emergency Vacating Expense	25,000
D.	Employee Tools	10,000
E.	Leasehold Interest - Tenants Lease Interest	25,000
F.	Lost Master Key/Key Card Coverage	
	Per Occurrence	5,000
	Annual Aggregate	15,000
G.	Medical Hazardous Waste and Radioactive Clean Up	30,000
H.	Newly Acquired or Constructed Property	
	Business Income	250,000/180 days
I.	Personal Effects & Property of Others	
	Any one person in any one loss	10,000

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	Any one occurrence	100,000
J.	Pollutant Clean Up and removal - Business Income	100,000
K.	Utility Services - Time Element	
	Business Income (and Extra Expense) or Business Income (without Extra Expense)	50,000
	Includes: Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	<u>Waiting Period</u>	<u>24 Hours</u>
	Extra Expense	50,000
	Includes: Water Supply Property	
	Communication Supply Property (No overhead transmission lines)	
	Power Supply Property (No overhead transmission lines)	
	*Subject to the policy terms and conditions	

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 09**-Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 08 Signature Series Commercial Property Outpatient Care Centers Endorsement

The following coverage forms are included in the Signature Series Medical Offices and Outpatient Care Centers Property coverage:

CP 15 45 will be included for Utility Services - Time Element - NO overhead transmission lines

3. Rules

Signature Series Commercial Property Outpatient Care Centers Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Outpatient Care Centers Endorsement Schedule **CP 71 09** will automatically generate when this endorsement is selected.

If Signature Series Commercial Property Outpatient Care Centers Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Additional Eligibility:

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(a) A Medical Office or Outpatient Care Center classification must be on the policy

4. Premium Determination

Premium for the Signature Series Commercial Property Outpatient Care Centers Endorsement coverage is a building level coverage.

(a) \$100.00 charge per building

Real Estate:

1. Description of Coverage

A.	Additional Expenses to Regain Customers	25,000
<u>B.</u>	<u>Building Glass – Tenant’s Policy (Replacement Cost)</u>	<u>5,000</u>
	<u>Building Property Other Than Glass</u>	<u>Not Applicable</u>
<u>C.B.</u>	Business Income - Contractual Penalties	25,000
<u>D.G.</u>	Business Income - Expediting Expense	25,000
<u>E.D.</u>	Business Income- Extended Period of Indemnity	Increased to 180 days
<u>F.E.</u>	Business Income - Interruption of Computer Operations	Increased to 10,000
<u>G.F.</u>	Business Income - Period of Restoration	Reduced to 24 Hour Deductible
<u>H.G.</u>	Business Income - Tenant Move Expense	25,000
<u>I.H.</u>	Electronic Data	Increased to 25,000
<u>J.I.</u>	Emergency Vacating Expense	25,000
<u>J.K.</u>	Lost Key Replacement	30,000
<u>L.K.</u>	Preservation of Property - Expense	50,000
<u>M.L.</u>	Real Estate Tax Assessment	50,000
<u>N.M.</u>	Tree Debris Removal	Increased to 5000
<u>O.N.</u>	Utility Service - Direct Damage	To <u>include</u> overhead lines

2. **Form** - Use Endorsement **CP 70 91** (with all applicable included forms listed above) and **CP 71 17** - Signature Series Commercial Property Real Estate Endorsement Schedule in conjunction with the classification specific coverage form shown below:

CP 71 16 - Signature Series Commercial Property Real Estate Endorsement

The following coverage forms are included in the Signature Series Real Estate Commercial Property coverage:

CP 14 02 will be included for Building Glass – Tenant’s Policy

3. Rules

Signature Series Commercial Property Real Estate Endorsement is an optional endorsement to apply at a building level.

Signature Series Commercial Property Real Estate Endorsement Schedule - **CP 71 17** will automatically generate when this endorsement is selected.

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If Signature Series Commercial Property Real Estate Endorsement is endorsed on a building, the following cannot be added to the same building:

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

Additional Eligibility:

- (a) A commercial lessor's risk classification(s) must be predominating on the policy
- (b) Owner Occupancy must be 10% or less of the total area of all properties
- (c) Residential Exposure must be less than 10% of the total are of all properties

4. Premium Determination

Premium for the Signature Series Commercial Property Real Estate Endorsement coverage is a building level coverage.

- (a) \$150.00 charge per building
- (b) \$175.00 per building charged for \$100,000 Water Backup Additional Limit Buy Up Option

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SIGNATURE SERIES PROPERTY COVERAGE OPTIONS

SECTION II

CONTRACTORS:

The following coverage option is added through the use of Commercial Property Contractors Endorsement **CP 71 14** when a Signature Series eligible contractor classification is on the policy and shown in **Section II** of the Signature Series Commercial Property Endorsement Options.

1 Description of Coverage

	Coverage	Limit
A.	Accounts Receivable	
	Property at your premises	50,000
B.	Appurtenant Buildings & Structures at the Described Premises	25,000
C.	Discharge From Sewer, Drain or Sump (Not Flood Related)	50,000
D.	Brands and Labels	Included*
E.	Bridges, Roadways, Walks, Patios and other Paved Surfaces	Included*
F.	Business Income Changes - Beginning of the Period of Restoration Business Income (and Extra Expense) and Business Income (without Extra Expense) including Civil Authority Reduction in Waiting Period	Waiting period 24 hours
G.	Business Income from Dependent Properties	250,000
H.	Changes in Temperature	50,000
I.	Coinurance	Does not apply when loss is less than \$10,000
J.	Computer Coverage - May Extend BPP Limit to Cover the Following Items: <i>(Equipment Breakdown not included in this coverage)</i> Computer Equipment, Computer Programs, Hardware, Data and Media Laptops/Portable Computers and Software (While away from premises)	100,000 10,000
K.	Credit Card Invoices	1,000
L.	Debris Removal Additional Insurance Building and Contents (Combined)	100,000
M.	Deferred Payments	50,000
N.	Electronic Data	10,000
O.	Employee Theft	25,000
P.	Employee Tools	25,000
Q.	Excavation Costs Necessary to Repair or Replace Covered	
R.	Property Below the Surface of the Ground	Included*
R.	Extra Expense	50,000

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S.	Fine Arts (Breakage not included)	
	Max Per Item	2,500
	Catastrophe Limit	10,000
T.	Fire Department Service Charge (Increased Limit Not Applicable in AZ)	25,000*
U.	Fire Extinguisher Recharge Expense	Included*
V.	Forgery or Alterations	25,000
W.	Foundations of Buildings	Included*
X.	Inside the Premises - Theft of Money and Securities	25,000
	Outside the Premises	
Y.	Inventory and Appraisals	10,000
Z.	Leasehold Interest in Improvements & Betterments	Included*
AA.	Leasehold Interest - Tenant's Lease Interest	25,000
BB.	Lock Replacement	2,500
CC.	Money Orders & Counterfeit Money	1,500
DD.	Newly Acquired or Constructed Property Buildings	1,000,000/180 days
	Business Personal Property	500,000/180 days
	Fine Arts	10,000/180 days
EE.	Ordinance or Law	
	Loss to the Undamaged Portion of the Building	Included up to Building Limit
	Demolition Cost and Increased Cost of Construction (Combined)	50,000
	Equipment	Included
	<u>Post-Loss Ordinance Or Law Option</u>	<u>Not Applicable</u>
FF.	Outdoor Property (Subject to Covered Causes of Loss Within Coverage Form)	
	Any one tree, shrub or plant	1,000
	Any one occurrence	10,000
GG.	Outdoor Signs	12,500
HH.	Patterns, Dies, Molds, and Forms	10,000
II.	Peak Season Increase	25% or \$50,000 (whichever is less)
JJ.	Personal Effects & Property of Others	
	Any one person in any one loss	5,000
	Any one occurrence	50,000
KK.	Pollutant Clean Up & Removal	50,000
LL.	Premises Boundary Increased Distance	1000 ft.
MM.	Preservation of Property	90 days
NN.	Property at Un-named Locations	25,000
OO.	Property in Transit	50,000
PP.	Property off Premises	
	Any one occurrence	50,000

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	Max per salesperson	10,000
QQ.	Replacement Cost Valuation for Personal Property of Others	Included*
RR	Reward Payment	
	Information	10,000
	Stolen Property	10,000
SS.	Spoilage Included Refrigeration Maintenance Agreement, Selling Price, Breakdown or Contamination and Power Outage	50,000
TT.	Stamps, Tickets (Including Lottery Tickets Held for Sale) & Letters of Credit	500
UU.	Storage of Duplicate Data and Records	25,000
VV	Theft Damage to Un-owned Building Property	Included*
WW.	Tree Debris Removal	1,000
XX.	Underground Pipes, Flues and Drains Added as Covered Property to Building	Included*
YY.	Utility Service - Direct Damage – Building Includes: Water Supply Property, Communication Supply Property and Power Supply Property (No overhead transmission lines)	50,000
ZZ.	Utility Service - Direct Damage - Your Business Personal Property (No overhead transmission lines)	50,000
aa.	Vacancy	31% to 11% occupied
bb.	Valuable Papers and Records	
	On premises	50,000
	Off premises	5,000

*Subject to the policy terms & conditions

2. Forms

- Use Endorsement **CP 71 14** Signature Series Commercial Property Contractors Endorsement
- The following coverage forms are included in the Signature Series Commercial Property Contractors Coverage:
 - CM 00 66** will be included for Accounts Receivable
 - CM 00 67** will be included for Valuable Papers and Records
 - IM 74 00** will be included for Fine Arts
 - CP 04 01** will be included for Brands and Labels
 - CP 04 05** will be included for Ordinance or Law
 - CP 04 07** will be included for Pollutant Clean Up and Removal
 - CP 04 15** will be included for additional Debris Removal
 - CP 04 17** will be included for Utility Service-Direct Damage (Building and Contents)

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CP 04 40 will be included for Spoilage

CP 10 38 will be included for Discharge From Sewer, Drain or Sump (Not Flood Related)

CP 12 30 will be included for Peak Season increase

CP 15 56 will be included for Business Income (and Extra Expense) & Business Income (without Extra Expense) & Civil Authority Reduction in Deductible

CR 00 21 will be included for Employee Theft, Forgery or Alteration, Inside the Premises – Theft of Money and Securities and Outside of the Premises and Money Orders and Counterfeit Money

3. Rules

Signature Series Commercial Property Contractors Endorsement is an optional endorsement to apply at a building level.

If Signature Series Commercial Property Contractors Endorsement is endorsed on a building, the following cannot be added to the same building or to any other building on the policy.

CP 70 96 Commercial Property Expanded Endorsement - Tier 1

CP 70 90 Commercial Property Expanded Endorsement - Tier 2

CP 70 91 Signature Series Commercial Property Coverage Endorsement

CP 70 92 Signature Series Commercial Property Distributor Endorsement

CP 70 93 Signature Series Commercial Property Hotel Endorsement

CP 70 94 Signature Series Commercial Property Golf Endorsement

CP 70 95 Signature Series Commercial Property Restaurant Endorsement

CP 71 04 Signature Series Commercial Property Manufacturers Endorsement

CP 71 07 Signature Series Commercial Property Medical Diagnostic Laboratories Endorsement

CP 71 08 Signature Series Commercial Property Medical Offices and Outpatient Care Centers Endorsement

CP 71 16 Signature Series Commercial Property Real Estate Endorsement

Eligibility:

- The building should be constructed within the last 40 years or have been substantially modernized during the last 40 years. Modernized would include plumbing, heating, electrical, etc.
- The building must have Building and/or Business Personal Property coverage
- Cause of Loss must be Special Form - **CP 10 30**
- Coinurance must be at 80% or more on Building/Business personal property
- The building and BPP must be written on a Replacement cost basis
- \$100 deductible option not available

4. Premium Determination

Premium for the Signature Series Property Contractors Endorsement is a building level coverage

(a) Rate

(1) \$ 400 charged for the first building

(2) \$ 300 charged for each additional building

Westfield Insurance Company
Westfield National Insurance Company
American Select Insurance Company

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(b) Subject only to the property IRPM credit or debit for each building